

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: ELIZABETH A SMITH

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Case No.: 07-16102

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/04/2007.
- 2) This case was confirmed on 10/24/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/27/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/07/2011.
- 6) Number of months from filing to the last payment: 45
- 7) Number of months case was pending: 51
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 15,400.00
- 10) Amount of unsecured claims discharged without payment \$ 9,361.88
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 19,382.00
Less amount refunded to debtor	\$ 1,389.44
<b>NET RECEIPTS</b>	<b>\$ 17,992.56</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,443.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 1,203.17
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 4,646.17

Attorney fees paid and disclosed by debtor	\$ 57.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CITY OF CHICAGO WATE	SECURED	298.00	.00	298.00	298.00	.00
LITTON LOAN SERVICIN	SECURED	50,000.00	48,662.37	.00	.00	.00
LITTON LOAN SERVICIN	SECURED	NA	10,348.08	7,935.00	7,935.00	.00
IRWIN HOME EQUITY	SECURED	10,475.31	.00	.00	.00	.00
IRWIN HOME EQUITY	SECURED	NA	.00	4,484.53	4,484.53	.00
WORLDWIDE ASSET PURC	UNSECURED	310.00	75.84	75.84	7.58	.00
COMMONWEALTH EDISON	UNSECURED	404.17	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	202.00	186.86	186.86	18.69	.00
VATIV RECOVERY SOLUT	UNSECURED	587.00	574.74	574.74	57.47	.00
CREDIT PROTECTION	UNSECURED	339.00	NA	NA	.00	.00
DEPENDON COLLECTION	UNSECURED	400.00	NA	NA	.00	.00
WORLD FINANCIAL NETW	UNSECURED	379.00	379.80	379.80	37.98	.00
M3 FINANCIAL SVCS	UNSECURED	79.00	NA	NA	.00	.00
MRSI	UNSECURED	240.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	2,240.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	333.00	333.29	333.29	33.33	.00
WILLIE SMITH	OTHER	.00	NA	NA	.00	.00
NATIONAL CAPITAL MGM	UNSECURED	NA	3,341.89	3,341.89	334.19	.00
JEFFERSON CAPITAL SY	UNSECURED	NA	387.35	387.35	38.74	.00
WORLD FINANCIAL NETW	UNSECURED	NA	598.20	598.20	59.82	.00
PREMIER BANK CARD	UNSECURED	NA	410.60	410.60	41.06	.00
LITTON LOAN SERVICIN	OTHER	NA	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	12,419.53	12,419.53	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	298.00	298.00	.00
<b>TOTAL SECURED:</b>	12,717.53	12,717.53	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	6,288.57	628.86	.00

**Disbursements:**

Expenses of Administration	\$ 4,646.17
Disbursements to Creditors	\$ 13,346.39

**TOTAL DISBURSEMENTS:** \$ 17,992.56

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/06/2011

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT :** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.